

 Application name

Loss Mitigation Final Report

Debtors: Ralph A. McKinley and Jacqueline L. McKinley **Case No:** 15-10730
Loan No: *****7506 **Judge:** Judge Agresti
Debtor Attorney: Gary V. Skiba **Ch:** 7

Portal Information

The Creditor **was** Registered on the Portal at the time the LMO was issued
The Debtor uploaded a Complete Core LMP Package to the Portal on **02/18/2016**
The Creditor Acknowledged Receipt of Debtor's Uploaded Information on **02/19/2016**

Requests For Loss Mitigation

Requests for Loss Mitigation: 1

Request 1

The Request was filed on **09/23/2015** at docket no. **41**
The Creditor Name on the Request is **Rushmore Loan Management Service**
The Creditor Name as registered on the Portal is **Rushmore Loan Management, LLC**
Request denied or ordered to be re-filed? **Yes**
Reason: Need to file certificate of service
The request **was** re-filed at docket no. **43**
Loss Mitigation Order **was** filed
Order filed on **10/08/2015** at docket no. **46**

Deadlines

The Debtor missed the following deadlines:
Upload Complete Core LMP Package - 10/15/2015
File and Serve a LM Status Report - 02/15/2016

The Creditor did not miss any LMP deadlines

Status Reports

Status Reports Filed: 3

Status Report 1

The Status Report was filed on **12/10/2015** at docket no. **54**

Status Report 2

The Status Report was filed on **04/01/2016** at docket no. **65**

Status Report 3

The Status Report was filed on **04/11/2016** at docket no. **70**

Sua Sponte Deadline Extensions

Sua Sponte Deadline Extensions Filed: 2

Sua Sponte Extension 1

The Extension was granted sua sponte by Judge **Judge Agresti** on **12/23/2015** at docket no. **59**

Reason: Time to submit additional documents requested by creditor

Result: Documents submitted

Sua Sponte Extension 2

The Extension was granted sua sponte by Judge **Judge Agresti** on **12/22/2016** at docket no. **107**

Reason: Time to submit motion to authorize loan modification

Result: Motion to Authorize Loan Modification filed 01/13/2016, Doc. No. 109

Deadline Extensions

Deadline Extensions Filed: 0

Requests to Terminate / Withdraw

Requests to Terminate / Withdraw Filed: 0

Hearings / Status Conferences

Hearings or Status Conferences Held: 3

Hearing / Status Conference 1

The Hearing / Status Conference was held on **12/21/2015** before **Judge Agresti**

Subject matter: Debtors not current on adequate protection payments and failure to upload completed LMP package

Outcome: Court granted additional time

An order **was** issued on **12/23/2015** at docket no. **59**

Hearing / Status Conference 2

The Hearing / Status Conference was held on **12/01/2016** before **Judge Agresti**

Subject matter: Status of loan modification and effect of conversion from chapter 13 to chapter 7

Outcome: New hearing scheduled for 12/21/2016

An order **was** issued on **12/02/2016** at docket no. **104**

Hearing / Status Conference 3

The Hearing / Status Conference was held on **12/21/2016** before **Judge Agresti**

Subject matter: Status of loan modification

Outcome: Direction that a Motion to Approve Loan Modification be filed by 01/13/2017

An order **was** issued on **12/22/2016** at docket no. **107**

Results

Trial Loan Modification:

There **was** a Trial Loan Modification

An Interim Mortgage Modification Order **was** issued on **04/18/2016** at docket no. **73**

Outcome:

The outcome of the LMP was **Loan Modification**

Details and Terms: Loan Modification Agreement approved by order 02/08/2017, Doc. No. 114. New principal balance of \$315,541.99. Maturity date 08/01/2045. New monthly payment of \$2,430.61 including escrow of \$556.74.

I have reviewed the details set forth above. I, Gary V. Skiba, am verifying, subject to perjury, the accuracy of the information set forth in this Loss Mitigation Final Report.

Gary V. Skiba
Attorney ID# 18153
Email Address: gskiba@yochim.com
345 W. 6th Street, Erie, PA 16507
814-454-6345
Attorney for: Ralph A. McKinley and Jacqueline L. McKinley

Date Report Completed: 03/31/2016

Currently Viewing:

Borrower Name: McKinley, Ralph
 Property Address: 746 Bobwhite Drive Hermigage, PA 16148
 Servicer Name: Rushmore Loan Management, LLC
 Loan Number: 7600047506

Full History

Date	Activity By	Action Taken
11-04-2015 09:55:00	Attorney	File Submitted
File Submitted by Gary Skiba. The following documents were submitted: McKinley (Loan #7600047506) - Borrower Authorization (Added 10-23-2015) McKinley (Loan #7600047506) - Dodd-Frank Certification (Added 10-23-2015) McKinley (Loan #7600047506) - IRS Form 4506-T (Added 10-23-2015) McKinley (Loan #7600047506) - Financial Statement (Added 10-23-2015) McKinley (Loan #7600047506) - Credit Authorization (Added 10-23-2015) McKinley (Loan #7600047506) - Hardship Letter (Added 10-23-2015) McKinley (Loan #7600047506) - HAMP Request for Modification and Affidavit (RMA) (Added 10-23-2015) McKinley (Loan #7600047506) - Disability Income / VA Benefits (Added 10-23-2015) McKinley (Loan #7600047506) - Homeowner's Insurance Declaration Page (ONLY if insurance is not escrowed) (Added 10-23-2015) McKinley (Loan #7600047506) - Proof of Occupancy - i.e., utility bill or phone bill (Added 10-23-2015) McKinley (Loan #7600047506) - Most Recent 1 Tax Returns (Added 11-02-2015) McKinley (Loan #7600047506) - Most Recent 3 Month's Complete Bank Statement (Added 11-03-2015) McKinley (Loan #7600047506) - Pension Income / Other Retirement Accounts (Added 11-03-2015) McKinley (Loan #7600047506) - Most Recent 8 Pay Stubs (Added 11-04-2015) McKinley (Loan #7600047506) - Loss Mitigation Order (Added 11-04-2015)		
11-04-2015 10:01:06	Servicer	File Opened
File Opened by Stevie Glowacz		
11-05-2015 14:55:58	Servicer	Docs Incomplete Notice

Date	Activity By	Action Taken
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File Rejected by: Mitchell Walter.

Reason: Incomplete Package

Due Date: 12-05-2015

Message:

- **Other:** 1) Contribution letter for Jacqueline with amount/percentage contributed 2) SSI award letter for 3 other SSI amount for 187.00 each ****only have SSI award letter for the amount 1,122

McKinley (Loan #7600047506) - 7600047506_SF LOSS MITIGATION_HP213 Incomplete Information Package_CK2 11052015 (Added 11-05-2015)

11-05-2015 14:57:50	Servicer	Message Sent
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From: Mitchell Walter

Subject: Initial Package Received and Reviewed

Message: Hello,

Please be advised initial package has been reviewed and additional documents have been requested see attached letter.

Attached Files:

McKinley (Loan #7600047506) - 7600047506_SF LOSS MITIGATION_HP213 Incomplete Information Package_CK2 11052015 (Added 11-05-2015)

12-02-2015 20:11:36	Servicer	Message Sent
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From: Mitchell Walter

Subject: follow up on docs requested

Message: Hello,

Just sending a message as a follow up on the status of the additional docs requested. Please advise.

12-03-2015 11:59:46	Attorney	Borrower Docs Uploaded
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Gary Skiba added the following documents:

McKinley (Loan #7600047506) - Children's 1099s (Added 12-03-2015)

McKinley (Loan #7600047506) - Bank Statement (Added 12-03-2015)

McKinley (Loan #7600047506) - McKinley email (Added 12-03-2015)

12-03-2015 12:10:43	Attorney	Message Sent
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Date	Activity By	Action Taken
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From: Gary Skiba

Subject: Children's social security

CC: mckinley6@ymail.com

Message: Mr. Walter -- McKinleys have not been able to find the award letter for their 3 children for social security. They were able to find -- and I have just uploaded -- the 1099s for each of the 3 children for social security for 2014, the bank statement for 8/11/15 through 9/10/15 to show the deposits of \$187.00 for each of the 3 children on 8/12, and Mr. McKinley's email explaining why the deposits might now appear on every statement. Is this sufficient to establish the McKinley's income from their children's social security? Is anything else needed in the way of documentation? Gary Skiba

12-03-2015 19:36:40

Servicer

Message Sent

From: Mitchell Walter

Subject: Response to message:Re: SSI Award letter and additonal docs

Message: Hello,

Unfortunatly we need the most recent SSI award letters, this will need to be requested from social security office or maybe available to request online.

Also we need:

NEED CONTRIBUTION LETTER FROM JACQUELINE

12-05-2015 16:00:44

Attorney

Message Sent

From: Gary Skiba

Subject: mckinley6@ymail.com

Message: I am sending your message of yesterday to clients right away and will see what can be done fast. What must Jacqueline agree to contribute? She is equally responsible for the mortgage along with Ralph. GS

12-07-2015 14:34:05

Servicer

Message Sent

From: Mitchell Walter

Subject: REPONSE MSG

Message: Hello,

Please advise client for the contribution from Jacqueline needs to be what she contributes. I cannot give an amount to enter, this info comes from your clients.

12-07-2015 15:05:33

Attorney

Message Sent

Date	Activity By	Action Taken
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From: Gary Skiba

Subject: mckinley6@ymail.com

Message: I will be drafting a statement of contribution form Jacqueline McKinley and will transmit to you as soon as I get it back. GS

12-14-2015 20:01:02

Servicer

Message Sent

From: Mitchell Walter

Subject: FOLLOW UP ON DOC REQUESTED

Message: Hello,

Just following on the docs still needed for a complete package to send to mod underwriting:
Please advise status of Contribution letter and have borrower's requested the SSI award letters?

01-06-2016 18:43:32

Servicer

Message Sent

From: Mitchell Walter

Subject: Follow Up of Requested Docs

Message: Hello,

Please advise status of the requested docs needed to complete the loan mod package.

01-15-2016 11:22:51

Servicer

Message Sent

From: Mitchell Walter

Subject: Follow Up On Docs Requested

Message:

Hello,

Just following up to check on the status of the documents needed to complete the package:

1) Contribution letter for Jacqueline with amount/percentage contributed

2) SSI award letter for 3 other SSI amount for 187.00 each

Thanks

01-19-2016 17:27:08

Attorney

File Resubmitted

Date	Activity By	Action Taken
Gary Skiba resubmitted file for review: Reason: Completed Package Message: The three missing award letters for social security to the McKinley's 3 minor children have been attached. Attached Files: McKinley (Loan #7600047506) - Social Security (Added 01-19-2016)		
01-19-2016 17:28:06	Servicer	File Opened
File Opened by Stevie Glowacz		
01-19-2016 17:33:58	Attorney	Message Sent
From: Gary Skiba Subject: Ralph and Jacqueline McKinley Message: I believe that, with the submission of the award letters for the McKinley's 3 children, the documentation is complete. Do you think anything is missing?		
01-20-2016 14:47:41	Servicer	Message Sent
From: Mitchell Walter Subject: Still Missing 1 outstanding document Message: hello, we are still missing 1) Contribution letter for Jacqueline with amount/percentage contributed		
01-20-2016 14:52:24	Servicer	Docs Incomplete Notice
File Rejected by: Mitchell Walter. Reason: Incomplete Package Due Date: 02-05-2016 Message: <ul style="list-style-type: none"> Other: 1) Contribution letter for Jacqueline with amount/percentage contributed 		
02-04-2016 18:48:22	Servicer	Message Sent

Date	Activity By	Action Taken
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From: Mitchell Walter

Subject: Missing doc Still Outstanding

Message:

Hello,

Please advise status of requested document as it has still not been received.

02-05-2016 09:49:04	Attorney	Message Sent
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From: Gary Skiba

Subject: Contribution letter

Message: Mr. Walter -- I am drafting a contribution letter to be signed by Jacqueline after I corroborate the exact amount. Last year she made \$1,683.00/mo. from social security, her only source of income; and I need to double-check whether that increased slightly as it sometimes does. She contributes 100% of that to household expenses. I should have the letter to you by this Monday 2/8. Gary Skiba

02-16-2016 19:55:16	Servicer	Message Sent
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From: Mitchell Walter

Subject: outstanding docs not received file is to be denied due to incomplete package

Message: Please be advised additional document requested not received. File is to be denied due to incomplete package

02-18-2016 12:18:55	Attorney	File Resubmitted
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Gary Skiba resubmitted file for review:

Reason: Completed Package

Message: Jacqueline McKinley's letter confirming her income from social security and her contribution of the entire amount to household expenses has been uploaded.

Attached Files:

McKinley (Loan #7600047506) - (Added 02-18-2016)

02-18-2016 12:27:40	Attorney	Message Sent
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Date	Activity By	Action Taken
From: Gary Skiba Subject: Documents Message: Mr. Walter -- Jacqueline McKinley's letter corroborating her income from social security and her contribution of the entire amount to household expenses has just been uploaded. This, I believe, completes the package. Your message 2/16/16 indicates that the application will be denied because of incomplete submissions. With this last item, can this determination be reversed? Must I ask for an extension and resubmit everything? Please let me know. Gary Skiba		
02-18-2016 12:31:42	Servicer	File Opened
File Opened by Mitchell Walter		
02-18-2016 12:33:07	Servicer	Message Sent
From: Mitchell Walter Subject: document received Message: Hello, File was reopened to review document submitted and determine complete pkg. I will advise once review is completed.		
02-18-2016 12:35:12	Attorney	Message Sent
From: Gary Skiba Subject: Documents Message: Mr.Walter -- Thanks. GS		
02-19-2016 13:44:48	Servicer	Docs Complete Notice
File Completed by: Mitchell Walter. Message: COMPLETE HAMP MOD PKG RECEIVED FILE HAS BEEN SUBMITTED TO MOD DEPARTMENT FOR DECISION		
02-19-2016 13:46:26	Servicer	Message Sent

Date	Activity By	Action Taken
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From: Mitchell Walter

Subject: COMPLETE HAMP MOD PKG RECVD

Message:

Hello,

We have received a complete HAMP Loan Modification package and file has been submitted to MOD department for decision. See Attached Acknowledgment letter

Attached Files:

McKinley (Loan #7600047506) - 7600047506_SF LOSS MITIGATION_HP211 Ack Receipt of Initial Package_ (Added 02-19-2016)

03-02-2016 17:02:17	Servicer	Message Sent
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From: Mitchell Walter

Subject: Loan Modification Trial Plan Approved

Message:

Hello,

Loan Mod Trial Plan approved see attached Mod Trial Plan Agreement:

Terms of Mod Trial Plan as follows:

Down Payment Amount: \$2,410

Borrower Executed Mod Trial Plan Agreement due with down payment.

6 month Trial Plan payment of \$2,410

Starting April 1, 2016 Ending September 1,2016

Attached Files:

McKinley (Loan #7600047506) - MCKINLEY_7600047506_StipAgreement (Added 03-02-2016)

03-02-2016 17:04:41	Servicer	Decision Reported
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Decision reported by Mitchell Walter.

Message: Approved: 6 month Mod Trial Plan Approved 4/1/2016 to 9/1/2016 Trial Plan

payment Amount \$2,410 Down Payment of \$2,410 due in March 2016 with Executed MOD Trial Plan Agreement

Attached File: MCKINLEY_7600047506_StipAgreement.pdf

03-04-2016 10:51:42	Attorney	Message Sent
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Date	Activity By	Action Taken
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From: Gary Skiba

Subject: Ralph & Jacqueling McKinley

CC: mckinley6@ymail.com

Message:

Mr. Walter -- Mr. and Mrs. McKinley will agree to the terms of the Trial Modification Agreement that accompanied Rushmore Loan Management's letter of March 2, 2016. They intend to send the Agreement and also the certified check for \$2,410.00 within the next few days, and Rushmore should receive them well within the 14 days required by the Agreement.

Some additional factors/queries. At \$2,410.00/mo. the McKinleys cannot also make the additional payments required by the ch. 13 plan; and they plan to convert their case to ch. 7 shortly. Does this impact the Agreement in any way?

Does the \$2,410.00 include an escrow for both insurance and taxes? They believe that taxes but not insurance were included in their regular payments previously.

The McKinleys receive a significant amount of their income electronically on the first day of each month and therefore would like to make the payments due on the first by wire. Otherwise the payments may be a day late. The Agreement allows payment by "electronic transfer." How would this be arranged? The McKinleys' bank would of course need the appropriate routing and account numbers for Rushmore, and Rushmore may have a specific agreement that it uses.

Let me know if you need any further information from our side. Thanks. GarySkiba

03-04-2016 11:45:44

Servicer

Message Sent

Date	Activity By	Action Taken
<p>From: Mitchell Walter</p> <p>Message:</p> <p>The trial plan payment is just a payment that be applied to loan past due arrears and its estimate of escrow and P&I for projected final MOD, the final modification will have escrow for both taxes and insurance.</p> <p>For the Bk plan and conversion from 13 to 7, that I would refer you to speak with our counsel in regards to that aspect. for monthly payments they can send certified funds or they can call to make payment with BK department, active bk loans cannot make online payments. Accounts have to be current and not in Foreclosures, Bankruptcy, or Loss Mitigation Active process. So the account would need to be in regular servicing for the online payment option. If they want to send cerified funds in mail they do have at least 10 days before system breaks the payment plan, but I would recommend Western Union.</p>		
03-11-2016 15:42:53	Attorney	Message Sent
<p>From: Gary Skiba</p> <p>Subject: Ralph & Jacqueline McKinley</p> <p>CC: mckinley6@ymail.com</p> <p>Message:</p> <p>Mr. Walter -- I will contact the attorney to see whether conversion to ch 7 presents any problem. GS</p>		
03-21-2016 15:43:05	Servicer	Message Sent
<p>From: Mitchell Walter</p> <p>Subject: follow up on MOD Trial Plan Agreement and Down Payment</p> <p>Message:</p> <p>Hello,</p> <p>Just wanted to advise the down payment and the borrower signed trial plan agreement have not been received yet. According do communication on 3/11/16 it was advised we would receive the down payment funds within 14 days. The docs were dated 3/2/16 that would have the docs due by 3/17/16, please advise.</p> <p>Thanks</p>		
03-21-2016 18:03:47	Attorney	Message Sent

Date	Activity By	Action Taken
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From: Gary Skiba
CC: mckinley6@ymail.com

Message:

Mr. Walter -- My last information was that clients were having expensive problems with their vehicle and would be sending only a partial payment along with the signed agreement. I will try to contact them to see what is happening. Gary Skiba

03-21-2016 18:13:22	Attorney	Message Sent
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From: Gary Skiba
CC: mckinley6@ymail.com

Message:

Mr. Walter -- I was able to contact client. He will send you at least \$1,000.00 tomorrow along with the signed agreement. The problem is timing. Mr. McKinley told me that they can make the payments at \$2,410.00/mo. but not the additional \$2,410.00 required by 3/16. We hope that the basic agreement can still stand. Please advise. Gary Skiba

03-21-2016 18:41:37	Servicer	Message Sent
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From: Mitchell Walter

Message:

Hello,

Last communication on 3/11 did not advise of car issues. They need to have down payment by 3/30 for \$2410. The first trial plan payment is due 4/1/16 but we change that to 4/15 or 4/30 if needed. I know there were questions about payments due to Bk status, typically when they are paying post petition payments and then they are approved for a mod trial plan, the counsel usually revives the BK plan not to include MOD payments if included in BK plan, and/or they revise Post Petition agreement if needed and also file motion to modify. from what I have seen. The goal is not to make it more difficult by paying post petition payments or BK plan payments and also pay mod trial plan payments as well, which is why BK plans are usually revised. SO the result is the borrower paying 1 payment which is the trial plan payment and then FINAL MOD terms and motion to modify usually comes next.

03-24-2016 16:08:48	Attorney	Message Sent
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Date	Activity By	Action Taken
From: Gary Skiba CC: mckinley6@ymail.com Message: Mr. Walter -- I will be advising clients that Rushmore expects the full \$2,110.00 by 3/31. I must request that the first payment thereafter by set for 4/30 and by the 30th of each successive month as you suggest. McKinleys cannot fund a plan and also pay Rushmore \$2,110/mo.; it is not simply a matter of timing. I received today my copies of the signed agreement and check for \$1,000.00, which is all they could afford after the car. Is there any way that the payment could be reduced to something less than \$2,110? GS		
03-24-2016 16:10:31	Attorney	Message Sent
From: Gary Skiba CC: mckinley6@ymail.com Message: Mr. Walter -- Excuse me. \$2,410.00 by 3/30. GS		
03-24-2016 16:45:41	Servicer	Message Sent
From: Mitchell Walter Message: If Borrower Executed docs for Trial Plan and Down Payment of \$2,410 are received by 3/30, then First Payment of \$2,410 Can due Adjusted to 4/30 and all reamining payments to be end of the month. DP due 3/30 \$2,410 6 month TP \$2,410 1st TP 4/30 2nd TP 5/31 3rd TP 6/30 4th TP 7/31 5th TP 8/31 6th TP 9/30		
03-24-2016 16:51:46	Attorney	Message Sent

Date	Activity By	Action Taken
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From: Gary Skiba

CC: mckinley6@ymail.com

Message:

Mr. Walter -- So noted. I will advise clients. Ralph, Jacqueline, please give me a call. GS

03-28-2016 20:45:57

Servicer

Message Sent

From: Mitchell Walter

Subject: Bwr executed MOD Stip plan docs received Down Payment Short

Message:

Hello,

Please be advised, last communican advised Mod Stip Plan Docs are Down Payment of \$2,410.

We only received \$1,000, short \$1,410 please advise status on the remaining funds for the down payment. If full down payment not received then funds maybe returned and MOD cancelled for MOD terms not accepted.

03-30-2016 12:42:30

Servicer

Message Sent

From: Mitchell Walter

Subject: Status on remaining DP

Message:

Please advise status of remaining \$1,410 fpr the down payment

03-31-2016 16:33:28

Attorney

Message Sent

From: Gary Skiba

CC: mckinley6@ymain.com

Message:

Mr. Walter -- Mr. McKinley is getting the check or money order right now and should have it in the mail tonight for pickup tomorrow. So your receipt probably Monday. Gary Skiba

06-01-2016 16:49:27

Servicer

Message Sent

Date	Activity By	Action Taken
From: Pratik Shah Subject: stip payments Message: Hello, Can we please have debtor send in the correct amount for trial payments? The trial payment is \$2,410 and we keep receiving \$2,405.00. Please have debtor include difference of \$10 in next payment to send in \$2420 for June. thanks		
06-01-2016 18:23:27	Attorney	Message Sent
From: Gary Skiba Subject: Payments in correct amount CC: mckinley6@ymail.com Message: Mr. Shah -- I will transmit your message of 6/1/16 to clients. Gary Skiba		
06-02-2016 08:36:18	Servicer	Account Change
File Changed by: Steven Larson. Change(s): Contact Name changed from Mitchell Walters to Pratik Shah. Contact Direct Phone changed from (469) 458-5923 to (469) 458-5914.		
07-22-2016 16:21:22	Servicer	Message Sent
From: Pratik Shah Subject: short payments Message: Good afternoon, For July all we received is \$1250. We need the difference by 07/31st. STIP payment amount is \$2410.		
07-23-2016 14:26:19	Attorney	Message Sent
From: Gary Skiba Message: Understood and will transmit to clients. GS		
11-03-2016 12:59:11	Attorney	Message Sent

Date	Activity By	Action Taken
From: Gary Skiba Subject: Ralph & Jacquelyn McKinley CC: mckinley6@ymail.com Message: I received the following email from my clients: <i>As fate would have it, the day after we spoke at your office, our hot water tank shut down after 18 years of service. A plumber charged us \$1,500 for a replacement tank, installed. I can provide the invoice if needed. This will set us back with Rushmore's payment for this month. Would you have a contact person we can call directly and advise of our situation? Seem I can only reach front line representatives and they know nothing of our bankruptcy/loan mod status.</i> The McKinleys would like a meaningful reduction of the payment due this month in light of this financial crunch. Is anything possible along these line? Please call me at 814/454-6345. Gary Skiba		
11-18-2016 16:36:14	Attorney	Message Sent
From: Gary Skiba Subject: Ralph & Jacqueline McKinley CC: mckinley6@ymail.com Message: I received a telephone call from the bankruptcy court, which wants to know the status. The trial period was to end 9/1/16. What has happened to date so far? Will Rushmore agree to a final modification? Please advise. Gary Skiba		
11-30-2016 10:35:06	Attorney	Borrower Docs Uploaded
Gary Skiba added the following documents: McKinley (Loan #7600047506) - Bankruptcy Court's order 11/21/2016 (Added 11-30-2016)		
11-30-2016 15:24:45	Servicer	Account Change
File Changed by: Viviana Santoyo. Change(s): Contact Name changed from Pratik Shah to Viviana Santoyo . Contact Direct Phone changed from (469) 458-5914 to (469) 458-5904.		
12-05-2016 10:45:52	Servicer	Message Sent

Date	Activity By	Action Taken
From: Viviana Santoyo Subject: Final Mod Message: Please see final mod.		
Attached Files: McKinley (Loan #7600047506) - MCKINLEY_7600047506_FINAL MOD DOCS.pdf (Added 12-05-2016)		
12-06-2016 10:17:54	Servicer	Message Sent
From: Viviana Santoyo Subject: REAFFIRMATION DOCUMENTS Message: Please be sure to execute the Reaffirmation agreement as well. They will need to be returned with the stip agreement.		
Attached Files: McKinley (Loan #7600047506) - 7600047506 McKinley Reaff agreement.pdf (Added 12-06-2016)		
12-06-2016 15:50:21	Attorney	Message Sent
From: Gary Skiba Subject: RE: Final Mod Message: I have received the loan modification agreement and forwarded to clients. Thank you. Gary Skiba		
12-20-2016 14:21:57	Attorney	Borrower Docs Uploaded
Gary Skiba added the following documents: McKinley (Loan #7600047506) - Loan Modification Agreement with Borrowers' Signatures (Added 12-20-2016)		
01-11-2017 12:06:15	Servicer	Message Sent
From: Viviana Santoyo Subject: Signed final mod Message: Please see signed final mod docs.		
Attached Files: McKinley (Loan #7600047506) - Signed final mod.pdf (Added 01-11-2017)		

Date	Activity By	Action Taken
02-09-2017 11:56:58	Attorney	Borrower Docs Uploaded
Gary Skiba added the following documents: McKinley (Loan #7600047506) - McKinley Order 2-8-17 (Added 02-09-2017)		
02-09-2017 15:06:38	Attorney	Closed/Final Result

File Closed by: Gary Skiba.
Final Result: Loan Modified.
Message:
 Loan Modification approved by order of 02/08/2017, Doc. No. 114. New principal balance of \$315,541.99. New maturity date of August 1, 2045. New monthly payment of \$2,430.61 including escrow of \$556.74. Final report filed February 9, 2017.